



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** SPEND LIFE WISELY COMPANY, INC.

**City/State** DURANT, OK

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 12,546,356

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

SPEND LIFE WISELY COMPANY, INC.  
1400 WEST MAIN STREET  
  
DURANT, OK 74701

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BHC Name

City/State

## Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	11,443,070			9,427,267			7,561,976			6,659,653			6,043,500		
Net income (\$000)	178,108			115,902			48,426			91,053			75,571		
Number of BHCs in peer group	130			128			146			154			148		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80	3.61	3.29	75
+ Non-interest income	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91	1.64	0.93	89
– Overhead expense	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91
– Provision for credit losses	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74
+ Securities gains (losses)	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91	-0.01	0	18	0.02	0.01	69
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	45	0	0	79
= Pretax net operating income (tax equivalent)	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37	1.32	1.55	28
Net operating income	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81
Net income	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81
Net income (Subchapter S adjusted)		1.97			1.18			1.41		1.11	1.41	35	0.86	1.11	28
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85	4.66	4.06	91
Interest expense	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62	0.64	0.54	70
Net interest income (tax equivalent)	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80	4.02	3.54	80
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49	0.21	0.10	79
Earnings coverage of net loan and lease losses (X)	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66	9.46	0.97	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32	0.55	0.95	11
Allowance for loan and lease losses / Total loans and leases	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34	0.54	0.94	12
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.49	51	0.72	0.71	58	1.05	0.56	86	1.29	0.57	90	1.33	0.57	90
30–89 days past due loans and leases / Total loans and leases	0.11	0.32	19	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69
<b>Liquidity and Funding</b>															
Net noncore funding dependence	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35	9.32	13.97	31
Net short-term noncore funding dependence	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32	4.74	9.65	26
Net loans and leases / Total assets	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44
<b>Capitalization</b>															
Tier 1 leverage ratio	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10	8.36	10.04	10
Holding company equity capital / Total assets	7.75	10.71	10	7.68	11.16	7	8.43	11.37	10	8.43	11.21	13	8.37	10.84	11
Total equity capital (including minority interest) / Total assets	7.75	10.82	8	7.68	11.29	6	8.43	11.43	9	8.43	11.30	12	8.37	10.89	11
Common equity tier 1 capital / Total risk-weighted assets	8.53	12.42	0	8.50	12.38	1	8.88	12.50	4	8.72	12.37	3	8.57	11.90	5
Net loans and leases / Equity capital (X)	9.97	5.53	96	9.91	5.58	96	8.69	6.55	89	8.37	6.70	83	8.60	6.82	83
Cash dividends / Net income	2.46	28.27	8	0	42.30	4	26.99	25.65	49	21.46	24.05	45	30.90	32.32	42
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			93.20		-0.29	35.12	7	-8.63	19.39	7
<b>Growth Rates</b>															
Assets	18.72	10.50	83	29.79	16.68	83	15.67	8.66	81	11.51	9.35	70	8.10	9.89	55
Equity capital	19.89	7.46	87	18.19	6.99	87	15.67	12.19	72	12.36	12.50	62	7.24	13.71	40
Net loans and leases	20.54	3.36	89	34.83	9.07	91	20.06	8.63	84	9.39	10.51	61	14.58	12.54	69
Noncore funding	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81	-32.30	-3.35	19
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0.29	0.01	93	0.34	0.03	92	0.38	0.02	92
Long-term debt / Equity capital	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90	18.93	4.39	94
Equity investment in subsidiaries / Equity capital	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94	126.41	105.17	96
Cash from ops + noncash items + op expense / Op expense + dividends	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41	157.33	100.80	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	421,666	361,638	320,749	273,999	228,133	16.60	230.82
Income from lease financing receivables.....	290	309	368	362	331	-6.15	-15.94
Fully taxable income on loans and leases.....	418,362	358,327	317,585	270,979	224,907	16.75	235.08
Tax-exempt income on loans and leases.....	3,594	3,620	3,532	3,382	3,557	-0.72	21.75
Estimated tax benefit on income on loans and leases.....	866	875	853	1,010	1,788	-1.02	-43.02
Income on loans and leases (tax equivalent).....	422,822	362,822	321,970	275,371	230,252	16.54	226.94
Investment interest income (tax equivalent).....	25,249	27,443	31,786	22,437	19,817	-8.00	65.73
Interest on balances due from depository institutions.....	688	988	4,461	4,100	1,881	-30.36	95.45
Interest income on other earning assets.....	1,898	1,627	1,114	1,126	792	16.66	197.96
Total interest income (tax equivalent).....	450,657	392,880	359,331	303,034	252,742	14.71	209.62
Interest on time deposits of \$250K or more.....	4,531	11,129	15,196	5,554	4,053	-59.29	
Interest on time deposits < \$250K.....	10,509	28,192	31,045	18,765	9,186	-62.72	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	19,531	15,836	23,874	10,477	6,458	23.33	485.46
Interest on other borrowings and trading liabilities.....	13,624	15,602	15,617	14,715	10,050	-12.68	146.90
Interest on subordinated debt and mandatory convertible securities.....	9,616	7,882	6,048	6,038	4,915	22.00	
Total interest expense.....	57,811	78,641	91,780	55,549	34,662	-26.49	267.29
Net interest income (tax equivalent).....	392,846	314,239	267,551	247,485	218,080	25.02	202.63
Non-interest income.....	230,301	236,048	132,065	111,791	99,249	-2.43	139.66
Adjusted operating income (tax equivalent).....	623,147	550,287	399,616	359,276	317,329	13.24	175.84
Overhead expense.....	388,910	366,541	274,292	246,721	228,735	6.10	143.56
Provision for credit losses.....	12,726	48,573	15,942	18,055	10,259		59.85
Securities gains (losses).....	2,806	12,037	3,032	-429	1,177	-76.69	117.35
Other tax equivalent adjustments.....	0	0	0	0	2		
Pretax net operating income (tax equivalent).....	224,409	147,089	112,617	94,071	79,514	52.57	276.80
Applicable income taxes.....	42,930	28,023	61,416	17	14	53.20	536525.00
Tax equivalent adjustments.....	3,371	3,164	2,775	3,001	3,929	6.54	32.46
Applicable income taxes (tax equivalent).....	46,301	31,187	64,191	3,018	3,943	48.46	1713.59
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	178,108	115,902	48,426	91,053	75,571	53.67	212.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	178,108	115,902	48,426	91,053	75,571	53.67	212.45
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	178,108	115,902	48,426	91,053	75,571	53.67	212.45
Investment securities income (tax equivalent).....	25,249	27,443	31,786	22,437	19,817	-8.00	65.73
US Treasury and agency securities (excluding mortgage-backed securities).....	309	1,402	4,837	3,561	3,824	-77.96	-92.13
Mortgage-backed securities.....	10,350	12,966	16,798	10,206	9,599	-20.18	24.76
All other securities.....	14,590	13,075	10,151	8,670	6,394	11.59	383.98
Cash dividends declared.....	4,373	0	13,068	19,539	23,354		-81.60
Common.....	4,373	0	13,068	19,539	23,354		-81.60
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.94	2.85	92	4.17	3.27	93	4.75	4.19	85	4.55	4.08	86	4.18	3.78	85
Less: Interest expense .....	0.51	0.23	89	0.83	0.48	88	1.21	0.95	76	0.83	0.75	60	0.57	0.50	65
Equals: Net interest income (tax equivalent) .....	3.43	2.60	93	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80	3.61	3.29	75
Plus: Non-interest income .....	2.01	1.04	89	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91	1.64	0.93	89
Equals: adjusted operating income (tax equivalent) .....	5.45	3.70	93	5.84	4.04	93	5.28	4.16	85	5.39	4.27	87	5.25	4.26	89
Less: Overhead expense .....	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91
Less: Provision for credit losses .....	0.11	-0.09	91	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.01	87	0.13	0.02	95	0.04	0.01	91	-0.01	0	18	0.02	0.01	69
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	45	0	0	79
Equals: Pretax net operating income (tax equivalent) .....	1.96	1.66	75	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37	1.32	1.55	28
Less: Applicable income taxes (tax equivalent) .....	0.40	0.38	65	0.33	0.23	78	0.85	0.35	97	0.05	0.32	5	0.07	0.59	8
Less: Minority interest .....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income .....	1.56	1.26	78	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income .....	1.56	1.26	78	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81
Memo: Net income (last four quarters) .....	1.56	1.26	78	1.23	0.82	81	0.64	1.19	9	1.37	1.22	66	1.25	0.95	81
Net income—BHC and noncontrolling (minority) interest .....	1.56	1.27	78	1.23	0.83	81	0.64	1.19	9	1.37	1.22	66	1.25	0.95	81
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.62	93.08	69	94.07	92.32	71	93.98	93.22	59	91.99	93.23	34	89.71	93.19	8
Average interest-bearing funds / Average assets .....	68.92	61.99	77	70.22	64.06	76	70.44	70.66	49	68.43	70.70	40	67.80	70.06	42
Interest income (tax equivalent) / Average earning assets .....	4.16	3.06	93	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85	4.66	4.06	91
Interest expense / Average earning assets .....	0.53	0.25	89	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62	0.64	0.54	70
Net interest income (tax equivalent) / Average earning assets .....	3.63	2.80	92	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80	4.02	3.54	80
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.72	4.01	86	5.01	4.27	86	5.87	4.98	89	5.70	4.85	90	5.38	4.52	91
Interest-bearing bank balances .....	0.16	0.14	79	0.39	0.27	82	2.16	2.26	52	1.84	1.88	49	1.13	1.13	55
Federal funds sold and reverse repos .....	1.22	0.25	92	1.28	0.68	80		2.02			1.50			0.83	
Trading assets .....		0.45			0.60			0.49			0.70			0.48	
Total earning assets .....	4.13	3.04	93	4.39	3.51	93	5.02	4.47	87	4.90	4.33	85	4.59	3.98	91
Investment securities (tax equivalent) .....	2.16	1.77	79	2.35	2.25	61	2.54	2.74	29	2.23	2.69	11	1.92	2.61	9
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.89	1.14	87	2.07	1.75	67	2.51	2.54	51	1.87	2.20	38	1.71	1.66	55
Mortgage-backed securities .....	1.75	1.57	69	2.49	2.05	90	2.42	2.54	34	2.01	2.44	6	1.80	2.19	10
All other securities .....	2.63	2.81	49	2.80	3.24	34	2.94	3.80	22	2.73	3.74	16	2.61	3.85	18
Interest-bearing deposits .....	0.51	0.21	93	0.99	0.53	90	1.48	1.13	77	0.88	0.85	56	0.55	0.52	58
Time deposits of \$250K or more .....	1.32	0.66	96	2.28	1.42	96	2.68	2.13	95	1.27	1.57	21			
Time deposits < \$250K .....	1.18	0.62	90	1.95	1.36	92	2.19	1.91	76	1.60	1.42	66			
Other domestic deposits .....	0.35	0.15	89	0.43	0.36	71	0.87	0.86	55	0.44	0.64	36			
Foreign deposits .....		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos .....	0.45	0.17	90	0.73	0.62	71	0.89	1.23	43	0.40	1.03	33	0.23	0.68	32
Other borrowed funds and trading liabilities .....	1.69	1.27	64	1.48	1.50	50	3.07	1.03	96	2.58	2.10	86	2.20	1.48	88
All interest-bearing funds .....	0.73	0.37	90	1.19	0.74	85	1.72	1.34	78	1.22	1.06	63	0.85	0.71	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	230,301	236,048	132,065	111,791	99,249
Fiduciary activities income	406	353	293	269	297
Service charges on deposit accounts - domestic	17,719	15,697	17,379	16,035	15,823
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,781	1,355	1,272	1,193	1,309
Insurance activities revenue	14,633	15,840	10,887	10,585	8,176
Venture capital revenue	0	0	0	0	0
Net servicing fees	52,439	27,923	21,764	28,730	20,941
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	97,499	125,521	41,167	-827	-5,189
Other non-interest income	45,824	49,359	39,303	55,806	57,892
Total overhead expenses	388,910	366,541	274,292	246,721	228,735
Personnel expense	243,753	231,813	164,809	142,305	129,222
Net occupancy expense	32,144	30,244	25,852	25,079	23,273
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,322	11,405	10,687	10,687	10,406
Other operating expenses	101,691	93,079	72,944	68,650	65,834
Fee income on mutual funds and annuities	1,781	1,355	1,272	1,194	1,309
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,892	1,759	1,604	1,452	1,452
Average personnel expense per employee	128.83	131.79	102.75	98.01	89
Average assets per employee	6,048.13	5,359.45	4,714.45	4,586.54	4,162.19

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.77	2.17	35	0.57	2.02	35	0.96	0.66	77	1.07	1.69	52	1.32	1.89	50
Overhead expenses / Net Interest Income + non-interest income	62.75	59.28	64	66.99	62.28	73	69.12	61.79	81	69.25	61.22	82	72.98	62.21	85
<b>Percent of Average Assets</b>															
Total overhead expense	3.40	2.17	92	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91
Personnel expense	2.13	1.21	96	2.46	1.30	96	2.18	1.50	89	2.14	1.46	90	2.14	1.47	91
Net occupancy expense	0.28	0.23	71	0.32	0.26	73	0.34	0.32	63	0.38	0.31	72	0.39	0.32	74
Other operating expenses	0.99	0.72	86	1.11	0.94	76	1.11	0.76	86	1.19	0.79	87	1.26	0.79	91
Overhead less non-interest income	1.39	1.10	74	1.38	1.25	62	1.88	1.65	72	2.03	1.65	80	2.14	1.65	87
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	62.41	58.83	63	66.61	61.82	73	68.64	59.91	83	68.67	60.51	83	72.08	61.01	86
Personnel expense	39.12	32.93	82	42.13	32.36	92	41.24	34.17	86	39.61	34.42	83	40.72	34.72	83
Net occupancy expense	5.16	6.23	31	5.50	6.58	31	6.47	7.50	32	6.98	7.33	41	7.33	7.51	48
Other operating expenses	18.14	19.18	48	18.99	22.28	41	20.93	17.93	72	22.08	18.28	83	24.03	18.30	90
Total non-interest income	36.96	27.67	73	42.90	28.83	81	33.05	19.83	91	31.12	20.30	85	31.28	21.24	83
Fiduciary activities income	0.07	2.20	29	0.06	2.09	27	0.07	1.61	47	0.07	1.95	44	0.09	1.95	44
Service charges on domestic deposit accounts	2.84	3.27	41	2.85	3.27	41	4.35	3.21	70	4.46	3.58	64	4.99	3.83	72
Trading revenue	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions	0.29	2.58	23	0.25	2.46	19	0.32	0.91	45	0.33	0.85	45	0.41	0.92	44
Insurance activities revenue	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89	2.58	0.44	89
Venture capital revenue	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0	48
Net servicing fees	8.42	0.60	96	5.07	0.01	98	5.45	0.22	97	8	0.52	97	6.60	0.40	97
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	15.65	3.30	95	22.81	3.92	94	10.30	2.27	88	-0.23	1.98	6	-1.64	2.38	0
Other non-interest income	7.35	9.27	41	8.97	9.65	54	9.84	7.41	77	15.53	7.05	92	18.24	7.34	94
Overhead less non-interest income	25.45	30.52	29	23.71	31.93	26	35.59	39.47	36	37.56	39.75	44	40.80	39.09	55
Applicable income taxes / Pretax net operating income (tax equivalent)	19.13	21.18	24	19.05	18.63	46	54.54	21.51	98	0.02	18.37	5	0.02	33.75	6
Applicable income tax + TE / Pretax net operating income + TE	20.63	22.67	20	21.20	21.18	42	57	23.31	98	3.21	21.35	4	4.96	38.57	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	8,568,867	6,593,453	5,020,516	4,223,878	3,803,991	29.96	163.03
Commercial and industrial loans	933,039	1,240,448	656,031	453,433	487,617	-24.78	101.18
Loans to individuals	144,565	142,468	174,838	170,939	150,795	1.47	-10.93
Loans to depository institutions and acceptances of other banks	0	0	0	1	1		
Agricultural loans	63,369	59,980	62,323	64,145	56,891	5.65	7.86
Other loans and leases	94,136	107,693	103,120	100,126	72,150	-12.59	27.78
Less: Unearned income	10,208	13,088	2,941	3,913	4,779	-22.00	-64.49
Loans and leases, net of unearned income	9,793,768	8,130,954	6,013,887	5,008,609	4,566,666	20.45	145.61
Less: Allowance for loan and lease losses	98,562	87,936	48,434	39,914	24,689	12.08	319.27
Net loans and leases	9,695,206	8,043,018	5,965,453	4,968,695	4,541,977	20.54	144.58
Debt securities that reprice or mature in over 1 year	1,041,137	962,316	1,068,698	1,025,085	912,874	8.19	5.57
Mutual funds and equity securities	26	66	91	31	77	-60.61	-77.97
Subtotal	10,736,369	9,005,400	7,034,242	5,993,811	5,454,928	19.22	116.88
Interest-bearing bank balances	521,891	570,029	205,776	293,012	174,864	-8.44	281.69
Federal funds sold and reverse repos	81,659	51,527	0	0	0	58.48	
Debt securities that reprice or mature within 1 year	172,420	140,183	177,534	98,182	83,752	23.00	98.53
Trading assets	0	0	0	0	0		
Total earning assets	11,512,339	9,767,139	7,417,552	6,385,005	5,713,544	17.87	122.51
Non-interest-bearing cash and due from depository institutions	86,782	101,330	108,375	83,198	87,040	-14.36	-28.87
Premises, fixed assets, and leases	316,173	204,951	177,999	152,766	147,163	54.27	118.45
Other real estate owned	9,695	12,426	9,899	11,481	30,949	-21.98	-76.54
Investment in unconsolidated subsidiaries	3,168	3,165	3,186	3,187	3,181	0.09	-0.22
Intangible and other assets	618,199	478,686	425,193	403,231	330,163	29.14	74.56
Total assets	12,546,356	10,567,697	8,142,204	7,038,868	6,312,040	18.72	114.86
Quarterly average assets	12,114,379	10,371,423	7,994,140	6,925,048	6,255,579	16.81	154.69
Average loans and leases (YTD)	8,964,607	7,237,524	5,488,555	4,827,270	4,283,458	23.86	269.03
<b>Memoranda</b>							
Loans held-for-sale	243,981	288,413	107,866	51,420	71,515	-15.41	351.82
Loans not held-for-sale	9,549,787	7,842,541	5,906,021	4,957,189	4,495,151	21.77	142.78
Real estate loans secured by 1-4 family	3,133,919	2,267,952	1,798,644	1,323,480	1,048,876	38.18	278.54
Commercial real estate loans	5,251,860	4,163,141	3,069,609	2,765,163	2,635,406	26.15	126.13
Construction and land development	2,175,570	1,569,731	1,182,131	994,158	812,167	38.60	213.69
Multifamily	467,879	346,229	122,792	178,212	333,115	35.14	94.21
Nonfarm nonresidential	2,608,411	2,247,181	1,764,686	1,592,793	1,490,124	16.07	87.92
Real estate loans secured by farmland	183,088	162,360	152,263	135,235	119,709	12.77	70.46
Total investment securities	1,213,583	1,102,565	1,246,323	1,123,298	996,703	10.07	13.09
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	34,927	193,490	175,721	216,063	-100.00	-100.00
Municipal securities	513,526	490,706	311,105	383,811	257,039	4.65	113.28
Mortgage-backed securities	610,485	530,135	709,032	558,869	523,524	15.16	2.07
Asset-backed securities	89,546	46,731	32,605	4,866	0	91.62	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	26	66	91	31	77	-60.61	-77.97
Available-for-sale securities	1,213,557	1,102,499	1,246,232	1,123,298	996,703	10.07	13.08
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	34,927	193,490	175,721	216,063	-100.00	-100.00
Municipal securities	513,526	490,706	311,105	383,811	257,039	4.65	113.28
Mortgage-backed securities	610,485	530,135	709,032	558,869	523,524	15.16	2.07
Asset-backed securities	89,546	46,731	32,605	4,866	0	91.62	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	31	77		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	30,459	53,628	20,592	-12,746	-6,536	-43.20	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	791,913	670,754	833,860	737,908	782,224	18.06	9.65

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,927,005	2,346,960	1,531,020	695,288	1,053,031	24.71	114.37
NOW, ATS and transaction accounts	3,027,392	1,649,664	1,009,848	308,741	495,523	83.52	467.22
Time deposits less brokered deposits < \$250K	-67,639	775,757	1,232,599	1,280,209	1,008,254		
MMDA and other savings accounts	3,714,279	2,769,942	2,020,792	2,941,615	2,231,502	34.09	114.06
Other non-interest-bearing deposits	0	0	0				
Core deposits	9,601,037	7,542,323	5,794,259	5,225,853	4,788,310	27.30	136.18
Time deposits of \$250K or more	290,983	427,393	565,308	500,969	416,332	-31.92	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	114,401	158,418	133,096	122,998	118,139	-27.79	24.39
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	127,300	9,335	266,311	182,807	27,127	1263.69	-28.73
Other borrowings w/remaining maturity over 1 year	378,808	782,451	194,641	134,865	120,236	-51.59	209.02
Brokered deposits < \$250K	696,042	450,966	221,426	46,181	87,948	54.34	
Noncore funding	1,607,534	1,828,563	1,380,782	987,820	769,782	-12.09	41.38
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	248,812	247,125	191,364	190,117	188,869	0.68	183.96
Other liabilities	116,249	138,340	89,315	41,618	36,889	-15.97	104.00
Total liabilities	11,573,632	9,756,351	7,455,720	6,445,408	5,783,850	18.63	116.46
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	68	68	0.00	2.94
Common surplus	288,995	288,564	287,671	262,164	262,164	0.15	14.45
Retained earnings	709,158	535,424	419,522	384,164	312,650	32.45	172.30
Accumulated other comprehensive income	30,019	28,169	18,269	-12,691	-6,447	6.57	
Other equity capital components	-55,518	-40,881	-39,048	-40,245	-40,245		
Total holding company equity capital	972,724	811,346	686,484	593,460	528,190	19.89	97.49
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	972,724	811,346	686,484	593,460	528,190	19.89	97.49
Total liabilities and capital	12,546,356	10,567,697	8,142,204	7,038,868	6,312,040	18.72	114.86
<b>Memoranda</b>							
Non-interest-bearing deposits	2,927,005	2,346,960	1,531,020	1,476,848	1,478,279	24.71	114.37
Interest-bearing deposits	7,661,057	6,073,722	5,049,973	4,296,155	3,814,311	26.13	122.47
Total deposits	10,588,062	8,420,682	6,580,993	5,773,003	5,292,590	25.74	120.17
Long-term debt that reprices within 1 year	15,134	9,335	10,223	10,425	0	62.12	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	811,346	686,484	593,460	528,190	492,537		
Accounting restatements	0	0	0	0	0		
Net income	178,108	115,902	48,426	91,053	75,571		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	20,000	0	0		
Sale of treasury stock	7,501	15,454	13,500	0	9,500		
Less: Purchase of treasury stock	20,304	11,675	5,500	0	23,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	4,373	0	13,068	19,539	23,354		
Change in other comprehensive income	1,849	9,900	30,961	-6,244	4,936		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,403	-4,719	-1,295	0	-8,000		
Holding company equity capital, ending balance	972,724	811,346	686,484	593,460	528,190		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	68.30	36.25	93	62.39	36.22	92	61.66	52.67	70	60.01	53.63	65	60.27	53.41	65
Commercial and industrial loans	7.44	10.76	32	11.74	13.52	41	8.06	11.45	38	6.44	11.42	26	7.73	10.82	38
Loans to individuals	1.15	3.36	48	1.35	3.40	48	2.15	2.71	68	2.43	2.65	70	2.39	2.58	70
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	44	0	0	89	0	0	90
Agricultural loans	0.51	0.18	84	0.57	0.19	84	0.77	0.53	74	0.91	0.47	78	0.90	0.51	77
Other loans and leases	0.75	4.47	15	1.02	4.63	17	1.27	1.08	69	1.42	2.64	43	1.14	2.62	38
Net loans and leases	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44
Debt securities over 1 year	8.30	19.46	10	9.11	15.55	23	13.13	13.66	49	14.56	13.20	59	14.46	13.96	57
Mutual funds and equity securities	0	0.06	29	0	0.05	30	0	0.06	39	0	0.05	40	0	0.07	31
Subtotal	85.57	79.22	72	85.22	78.16	75	86.39	86.76	40	85.15	87.24	28	86.42	87.26	34
Interest-bearing bank balances	4.16	8.50	30	5.39	7.51	37	2.53	2.97	53	4.16	2.30	78	2.77	2.34	69
Federal funds sold and reverse repos	0.65	0.54	78	0.49	0.82	80	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	1.37	1.56	60	1.33	1.68	51	2.18	2.10	63	1.39	2.14	54	1.33	1.92	56
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets	91.76	91.77	49	92.42	91.05	66	91.10	92.39	33	90.71	92.24	30	90.52	92.22	24
Non-interest cash and due from depository institutions	0.69	0.82	36	0.96	1.07	38	1.33	1.14	62	1.18	1.25	43	1.38	1.26	59
Other real estate owned	0.08	0.01	94	0.12	0.02	94	0.12	0.04	85	0.16	0.04	89	0.49	0.06	96
All other assets	7.55	7.35	55	6.62	7.82	37	7.57	6.41	66	8.11	6.39	75	8.10	6.45	77
<b>Memoranda</b>															
Short-term investments	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67	4.10	4.63	59
U.S. Treasury securities	0	1.47	10	0	0.84	17	0	0.29	28	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0.33	0.63	53	2.38	1.25	76	2.50	1.67	72	3.42	1.50	83
Municipal securities	4.09	1.73	80	4.64	1.69	84	3.82	2.58	71	5.45	2.66	82	4.07	2.97	75
Mortgage-backed securities	4.87	14.14	13	5.02	11.75	16	8.71	9.38	51	7.94	8.73	51	8.29	9.19	53
Asset-backed securities	0.71	0.50	73	0.44	0.32	75	0.40	0.30	81	0.07	0.26	74	0	0.23	34
Other debt securities	0	0.53	8	0	0.42	10	0	0.53	15	0	0.52	16	0	0.48	16
Loans held-for-sale	1.94	0.55	90	2.73	0.52	93	1.32	0.39	87	0.73	0.29	86	1.13	0.32	87
Loans held for investment	76.12	58.06	88	74.21	61.72	86	72.54	72.01	47	70.43	73.24	34	71.22	72.42	43
Real estate loans secured by 1-4 family	24.98	11.46	90	21.46	11.91	90	22.09	16.02	76	18.80	16.83	63	16.62	16.44	60
Revolving	1.10	1.42	50	1.10	1.66	46	1.18	2.24	36	1.06	2.43	30	0.83	2.71	24
Closed-end, secured by first liens	23.73	9.67	90	20.17	9.81	90	20.63	13.07	80	17.45	13.60	69	15.49	13.03	67
Closed-end, secured by junior liens	0.15	0.17	64	0.19	0.22	56	0.29	0.37	45	0.30	0.41	49	0.30	0.39	46
Commercial real estate loans	41.86	22.69	90	39.39	22.22	91	37.70	33.26	66	39.28	33.39	70	41.75	33.79	75
Construction and land development	17.34	3.34	99	14.85	3.40	99	14.52	5	96	14.12	4.78	96	12.87	4.55	96
Multifamily	3.73	3.57	63	3.28	3.12	62	1.51	4.76	23	2.53	5.12	40	5.28	5.32	67
Nonfarm nonresidential	20.79	14.57	70	21.26	14.72	72	21.67	21.85	50	22.63	21.85	54	23.61	22.30	57
Real estate loans secured by farmland	1.46	0.30	91	1.54	0.33	90	1.87	0.95	78	1.92	0.88	81	1.90	0.81	80

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	87.49	61.05	92	81.09	57.15	90	83.48	72.74	72	84.33	72.88	73	83.30	73.20	68
Real estate loans secured by 1-4 family	32	19.86	83	27.89	19.43	79	29.91	22.29	76	26.42	23.13	61	22.97	22.92	55
Revolving	1.41	2.43	40	1.43	2.64	36	1.59	3.13	34	1.49	3.34	32	1.14	3.76	26
Closed-end	30.59	17.24	84	26.46	16.59	82	28.32	18.71	79	24.94	19.33	69	21.82	18.68	63
Commercial real estate loans	53.62	37.86	78	51.20	34.63	84	51.04	46.16	64	55.21	45.57	75	57.71	46.38	78
Construction and land development	22.21	5.65	98	19.31	5.26	98	19.66	6.97	95	19.85	6.53	96	17.78	6.35	97
1-4 family	9.46	1.18	99	7.80	0.93	99	8.52	1.47	98	7.35	1.52	97	6.70	1.50	97
Other	12.75	4.40	96	11.51	4.19	96	11.14	5.34	90	12.50	4.90	96	11.09	4.76	94
Multifamily	4.78	5.78	52	4.26	4.96	51	2.04	6.42	19	3.56	6.76	39	7.29	7.13	65
Nonfarm nonresidential	26.63	24.56	54	27.64	22.93	60	29.34	30.59	46	31.80	30.16	57	32.63	30.84	58
Owner-occupied	6.58	8.29	43	6.23	7.68	40	6.72	10.68	23	6.79	10.31	28	6.92	10.55	22
Other	20.05	15.94	64	21.41	14.95	75	22.62	19.36	69	25.01	19.35	74	25.71	19.91	76
Real estate loans secured by farmland	1.87	0.54	85	2	0.54	84	2.53	1.38	77	2.70	1.27	80	2.62	1.19	79
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0	44	0	0	89	0	0	90
Commercial and industrial loans	9.53	18.86	17	15.26	22.17	24	10.91	16.16	34	9.05	16.21	23	10.68	15.52	35
Loans to individuals	1.48	6.24	40	1.75	6.13	43	2.91	4	66	3.41	3.89	70	3.30	3.90	71
Credit card loans	0	0.53	22	0.12	0.65	62	0.11	0.04	80	0.12	0.04	84	0.11	0.03	85
Agricultural loans	0.65	0.34	80	0.74	0.32	82	1.04	0.78	73	1.28	0.69	78	1.25	0.76	76
Other loans and leases	0.96	8.75	14	1.32	9.09	15	1.71	1.48	69	2	3.74	45	1.58	3.75	38
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	804.66	391.81	97	745.78	381.27	96	690.38	493.53	86	688.73	505.61	84	705.85	518.19	83
Real estate loans secured by 1-4 family	294.29	126.06	92	256.53	125.03	91	247.34	151.03	82	215.80	161.34	75	194.63	159.68	68
Revolving	12.93	15.44	51	13.15	17.42	48	13.16	21.25	42	12.14	23.52	38	9.69	26.74	31
Closed-end	281.36	108.85	93	243.37	106.14	92	234.17	127.10	83	203.66	134.73	79	184.94	130.06	75
Commercial real estate loans	493.18	245.88	93	470.89	234.65	93	422.11	311.74	80	450.87	316.03	85	489.02	328.67	85
Construction and land development	204.30	35.95	99	177.55	35.62	99	162.56	46.63	99	162.10	44.92	99	150.70	44.44	97
1-4 family	87.04	7.42	99	71.72	6.34	99	70.45	9.52	98	60.05	10.21	97	56.76	10.44	97
Other	117.26	28.11	99	105.83	28.16	98	92.11	35.90	95	102.05	33.75	96	93.94	33.34	95
Multifamily	43.94	38.66	70	39.16	32.74	69	16.89	44.76	28	29.06	48.38	45	61.81	51.49	73
Nonfarm nonresidential	244.94	158.05	80	254.18	155.06	84	242.67	206.64	69	259.71	208.15	70	276.50	217.26	75
Owner-occupied	60.55	52.99	59	57.29	52.37	58	55.59	71.54	35	55.46	70.68	35	58.68	73.43	35
Other	184.39	102.54	89	196.89	100.54	92	187.07	130.65	79	204.25	134.17	83	217.83	140.40	85
Real estate loans secured by farmland	17.19	3.22	92	18.36	3.44	91	20.94	8.66	80	22.05	8.13	83	22.21	7.80	83
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.01	44	0	0.01	89	0	0.01	90
Commercial and industrial loans	87.62	114.45	42	140.31	139.91	52	90.21	106.70	46	73.93	107.07	36	90.48	105.25	48
Loans to individuals	13.58	34.55	49	16.11	37.47	51	24.04	24.83	69	27.87	24.45	73	27.98	23.98	73
Credit card loans	0	2.77	23	1.10	3.30	64	0.91	0.24	84	0.99	0.24	86	0.97	0.19	88
Agricultural loans	5.95	1.86	86	6.78	1.88	86	8.57	4.86	76	10.46	4.49	79	10.56	4.90	77
Other loans and leases	8.84	51.06	17	12.18	49.54	21	14.18	10.25	71	16.33	25.58	51	13.39	25.83	46
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	47.20	30.07	84	45.17	27.32	89	44.59	35.38	76	48.82	35.09	81	51.30	35.69	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	434.14	195.33	93	415.42	183.76	94	368.73	239.13	85	398.74	243.62	87	434.71	253.35	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	494.68	252.85	93	472.70	240.85	93	424.32	315.15	79	454.20	318.90	85	493.39	331.68	85

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67	4.10	4.63	59
Liquid assets	9.07	29.03	6	12.02	26.22	13	11.36	16.28	27	15.78	15.56	55	15.87	15.94	56
Investment securities	9.67	21.63	10	10.43	17.85	19	15.31	16.41	50	15.96	16.02	53	15.79	16.65	52
Net loans and leases	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44
Net loans, leases and standby letters of credit	77.54	59.49	87	76.43	62.48	89	73.61	72.78	48	70.87	73.71	34	72.32	73.08	44
Core deposits	76.52	75.71	36	71.37	70.67	37	71.16	71.61	45	74.24	69.97	65	75.86	69.79	75
Noncore funding	12.81	10.30	73	17.30	14.13	71	16.96	14.61	63	14.03	16.58	40	12.20	17.09	28
Time deposits of \$250K or more	2.32	1.58	75	4.04	2.11	86	6.94	4.33	81	7.12	4.28	82	6.60	3.54	82
Foreign deposits	0	0.34	39	0	0.36	39	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0.91	1.23	58	1.50	1.47	67	1.63	0.77	77	1.75	0.96	74	1.87	1.20	71
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.26	0.54	50	1.01	0.54	64	1.63	0.75	77	1.75	0.97	74	1.87	1.21	71
Commercial paper	0	0.01	45	0	0.01	44	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.01	1	64	0.09	1.24	31	3.27	2.75	63	2.60	3.63	49	0.43	4.47	20
Earning assets that reprice within 1 year	27.77	37.37	25	30.91	39.38	27	28.89	33.16	40	33.56	32.35	57	34.52	33.41	57
Interest-bearing liabilities that reprice within 1 year	5.43	6.39	57	13.22	8.20	81	13.27	18.54	44	17.82	18.20	66	15.78	16.67	65
Long-term debt that reprices within 1 year	0.12	0.26	69	0.09	0.47	57	0.13	0.15	77	0.15	0.16	83	0	0.19	38
Net assets that reprice within 1 year	22.22	29.65	32	17.60	29.11	25	15.50	13.71	51	15.59	12.98	52	18.74	15.65	55
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.74	-2.33	83	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35	9.32	13.97	31
Net short-term noncore funding dependence	3.47	-7.71	83	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32	4.74	9.65	26
Short-term investment / Short-term noncore funding	67.55	273.46	16	79.18	184.19	24	52.23	78.10	58	57.72	62.28	71	49.88	46.67	68
Liquid assets - short-term noncore funding / Nonliquid assets	-0.09	36.68	9	3.31	28.18	13	2.65	6.90	42	7.30	4.17	62	9.10	3.68	71
Net loans and leases / Total deposits	91.57	72.79	85	95.52	79.43	85	90.65	90.96	42	86.07	92.88	26	85.82	92.86	26
Net loans and leases / Core deposits	100.98	78.25	85	106.64	88.34	82	102.95	102.55	53	95.08	106.50	27	94.86	105.03	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.36			-0.47			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.15	-0.25	94	6.74	4.31	78	3.03	1.28	88	-2.22	-1.95	37	-1.27	-0.62	23
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			-0.02			-0.04			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15
Available-for-sale securities	100	83.77	90	99.99	87.23	89	99.99	91.33	77	100	88.32	88	100	86.93	84
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	2.07	28	0	2.08	27	0	1.33	31
US agency securities (excluding mortgage-backed securities)	0	4.12	11	3.17	4.01	64	15.52	8.16	75	15.64	11	67	21.68	10.16	77
Municipal securities	42.31	8.22	95	44.51	9.83	93	24.96	15.40	74	34.17	16.63	84	25.79	17.86	69
Mortgage-backed securities	50.30	66.54	24	48.08	66.64	21	56.89	57.07	42	49.75	54.50	39	52.53	55.76	40
Asset-backed securities	7.38	2.50	82	4.24	1.91	76	2.62	1.70	81	0.43	1.54	74	0	1.31	34
Other debt securities	0	3.08	8	0	3.01	9	0	3.73	15	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0	0.29	29	0.01	0.35	31	0.01	0.49	39	0	0.41	40	0.01	0.58	31
Debt securities 1 year or less	14.21	7.78	80	12.71	10.55	69	14.24	13.55	60	8.74	13.91	50	8.40	11.90	52
Debt securities 1 to 5 years	23.94	18.25	67	13.94	17.03	50	26.13	23.43	60	31.56	23.42	68	34.79	23.53	73
Debt securities over 5 years	61.85	71.11	27	73.34	69.86	49	59.62	58.63	47	59.69	58.36	45	56.80	60.73	37
Pledged securities	65.25	32.26	87	60.84	35.67	79	66.91	43.76	76	65.69	42.20	77	78.48	46.78	85
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	1.87	27.98	36	98.73	183.32	41	-2.02	32.84	35	51.26	16.28	78	15.67	6.96	65
Investment securities	10.07	31.36	29	-11.53	23.62	7	10.95	4.80	70	12.70	8.02	67	-7.12	4.99	19
Core deposits	27.30	16.94	83	30.17	26.88	70	10.88	9.96	60	9.14	10.40	57	17.79	13.94	71
Noncore funding	-12.09	-14.79	55	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81	-32.30	-3.35	19

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,179,712	2,850,041	2,014,544	1,415,994	1,186,749
Commit: Secured commercial real estate loans	2,559,830	2,305,250	1,556,610	1,065,491	911,731
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	22,514	25,767	20,563	16,258
Securities underwriting	0	0	0	0	0
Standby letters of credit	32,749	33,826	28,233	20,081	22,806
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	432,899	524,461	288,204	204,209	95,000
Written options contracts (interest rate)	377,685	559,802	247,532	166,041	93,675
Purchased options contracts (interest rate)	476,000	29,000	61,000	40,000	49,000
Interest rate swaps	702,034	702,034	100,000	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	25.34	22.78	64	26.97	22.01	74	24.74	16.97	86	20.12	17.31	69	18.80	17.28	62
Standby letters of credit	0.26	0.65	29	0.32	0.71	33	0.35	0.36	57	0.29	0.35	49	0.36	0.40	54
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0	47	0	0	47	0	0	48
Derivative contracts	15.85	46.30	49	17.18	48.62	44	8.56	2.95	82	5.83	6.51	58	3.77	6.82	46
Interest rate contracts	15.85	32.46	51	17.18	34.36	46	8.56	2.87	82	5.83	6.40	58	3.77	6.72	46
Interest rate futures and forward contracts	3.45	3.25	80	4.96	6.21	79	3.54	0.08	95	2.90	0.25	95	1.51	0.28	90
Written options contracts (interest rate)	3.01	1.41	84	5.30	2.18	88	3.04	0.13	97	2.36	0.26	96	1.48	0.28	93
Purchased options contracts (interest rate)	3.79	1.31	86	0.27	1.46	58	0.75	0.02	94	0.57	0.07	89	0.78	0.08	90
Interest rate swaps	5.60	20.49	28	6.64	20.83	27	1.23	2.19	71	0	5.18	15	0	5.41	14
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	35.47	44.98	48	39.38	42.82	63	36.70	24.81	87	29.33	25.18	67	27.71	25.74	61

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	1,988,618	1,815,297	696,736	410,250	237,675
Interest rate contracts	1,988,618	1,815,297	696,736	410,250	237,675
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	432,899	524,461	288,204	204,209	95,000
Written options	377,685	559,802	247,532	166,041	93,675
Exchange-traded	140,000	66,000	97,000	75,000	81,000
Over-the-counter	237,685	493,802	150,532	91,041	12,675
Purchased options	476,000	29,000	61,000	40,000	49,000
Exchange-traded	75,000	29,000	61,000	40,000	49,000
Over-the-counter	401,000	0	0	0	0
Swaps	702,034	702,034	100,000	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,988,618	1,815,297	696,736	410,250	237,675
Interest rate contracts	1,988,618	1,815,297	696,736	410,250	237,675
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,610,933	1,255,495	449,204	244,209	144,000
One year or less	1,108,899	553,461	349,204	244,209	144,000
Over 1 year to 5 years	401,000	125,000	0	0	0
Over 5 years	101,034	577,034	100,000	0	0
Gross negative fair value (absolute value)	1,200	23,411	2,962	810	1,455
Gross positive fair value	12,256	17,764	5,109	4,547	56
Held for trading	0	0	0	0	0
Non-traded	12,256	17,764	5,109	4,547	56
Current credit exposure on risk-based capital derivative contracts	10,872	2,154	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts .....	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
<b>Futures and forwards .....</b>															
Written options .....	21.77	11.16	78	28.89	14.05	76	41.36	14.06	83	49.78	11.75	89	39.97	12.76	83
Exchange-traded .....	18.99	6.28	87	30.84	8.18	89	35.53	11.73	83	40.47	11.14	85	39.41	9.73	90
Over-the-counter .....	7.04	0.12	98	3.64	0.14	95	13.92	0	96	18.28	0	98	34.08	0	99
Purchased options .....	11.95	5.96	78	27.20	7.73	86	21.61	10.84	76	22.19	10.65	77	5.33	9.46	57
Exchange-traded .....	23.94	3.27	96	1.60	3.42	54	8.76	2.45	83	9.75	1.29	91	20.62	1.44	93
Over-the-counter .....	3.77	0.12	96	1.60	0.15	90	8.76	0	98	9.75	0	99	20.62	0	99
Swaps .....	20.16	2.87	96	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39
Swaps .....	35.30	74.26	17	38.67	68.76	19	14.35	64.61	18	0	65.42	10	0	66.04	9
<b>Held for trading .....</b>															
Interest rate contracts .....	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Foreign exchange contracts .....	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Equity, commodity, and other contracts .....	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Foreign exchange contracts .....	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Equity, commodity, and other contracts .....	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	81.01	92.53	18	69.16	91.48	14	64.47	80.07	27	59.53	82.85	20	60.59	87.47	12
Over 1 year to 5 years .....	55.76	27.56	78	30.49	32.05	57	50.12	15.20	87	59.53	12.75	91	60.59	15.62	86
Over 5 years .....	20.16	27.01	39	6.89	27.06	18	0	22.92	14	0	22.66	16	0	21.68	15
Over 5 years .....	5.08	29.89	20	31.79	29.56	54	14.35	34.12	32	0	36.28	14	0	37.90	13
Gross negative fair value (absolute value) .....	0.06	0.98	8	1.29	1.55	52	0.43	1.30	29	0.20	0.66	25	0.61	0.50	54
Gross positive fair value .....	0.62	1.34	14	0.98	2.23	14	0.73	1.14	38	1.11	1.10	52	0.02	0.92	4
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.04	16	0.03	0.07	49	0	0	76	0	0.01	45	0	0	55
Gross positive fair value (X) .....	0.01	0.05	32	0.02	0.09	27	0.01	0	82	0.01	0.01	66	0	0.01	17
Held for trading (X) .....	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X) .....	0.01	0.01	70	0.02	0.02	71	0.01	0	87	0.01	0.01	74	0	0	27
Current credit exposure (X) .....	0.01	0.04	37	0	0.06	18	0	0.01	18	0	0	18	0	0	16
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.11	0.46	31	0.03	0.85	17	0	0.10	18	0	0.06	18	0	0.05	16

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	87,936	48,434	39,914	24,689	23,508
Gross losses	3,819	10,946	9,299	4,338	10,775
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,719	1,875	1,877	1,508	1,697
Net losses	2,100	9,071	7,422	2,830	9,078
Provision for loan and lease losses	12,726	48,573	15,942	18,055	10,259
Adjustments	0	0	0	0	0
Ending balance	98,562	87,936	48,434	39,914	24,689
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.11	-0.09	91	0.52	0.51	57	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74
Provision for loan and lease losses / Average loans and leases	0.14	-0.16	90	0.67	0.82	41	0.29	0.16	82	0.37	0.16	86	0.24	0.16	75
Provision for loan and lease losses / Net loan and lease losses	606	-105.48	89	535.48	487.86	71	214.79	142.73	76	637.99	182.69	88	113.01	110.75	44
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32	0.55	0.95	11
Allowance for loan and lease losses / Total loans and leases	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34	0.54	0.94	12
Allowance for loan and lease losses / Net loans and leases losses (X)	46.93	21.39	84	9.69	11.58	60	6.53	17.18	38	14.10	21.35	58	2.72	16.23	10
Allowance for loan and lease losses / Nonaccrual assets	268.12	364.13	44	191.01	299.17	35	90.41	315.75	14	75.22	285.36	9	82.01	270.69	10
ALLL / 90+ days past due + nonaccrual loans and leases	124.77	287.08	21	130.32	244.34	25	89.94	283.41	17	74.70	259.30	13	78.70	232.03	15
Gross loan and lease losses / Average loans and leases	0.04	0.19	15	0.15	0.34	34	0.17	0.16	61	0.09	0.15	43	0.25	0.16	77
Recoveries / Average loans and leases	0.02	0.08	16	0.03	0.07	22	0.03	0.05	53	0.03	0.05	43	0.04	0.06	46
Net losses / Average loans and leases	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49	0.21	0.10	79
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	15.70	34.67	21	20.16	33.98	29	43.27	41.80	60	14	51.25	16	25.05	50.41	37
Earnings coverage of net loan and lease losses (X)	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66	9.46	0.97	37

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.02	53	0.08	0.04	75	0.05	0.02	76	0	0.01	39	0.05	0.02	73
Real estate loans secured by 1-4 family	0.01	-0.02	81	0.02	0.01	65	0.01	0.02	48	0.02	0.01	64	0.07	0.03	77
Revolving	0.11	-0.07	93	0.04	0.01	71	0.14	0.02	89	0.10	0.02	84	0.09	0.03	78
Closed-end	0.01	-0.01	80	0.01	0	71	0	0.02	43	0.01	0.01	61	0.06	0.02	79
Commercial real estate loans	0	0.04	41	0.12	0.07	78	0.07	0.02	83	-0.01	0.01	20	0.04	0.01	75
Construction and land development	-0.01	0	35	0.06	0	86	-0.01	-0.02	29	0.01	-0.02	83	0.01	-0.04	81
1-4 family	0	0	14	0.03	0	93	0	0	15	0.01	0	92	-0.01	0	17
Other	0	0	39	0.04	0	84	-0.01	-0.02	27	0	-0.02	31	0.01	-0.04	88
Multifamily	0	0.01	48	0	0	16	0	0	20	-0.08	0	4	0	0	17
Nonfarm nonresidential	0.01	0.05	50	0.18	0.11	78	0.12	0.03	86	-0.01	0.02	11	0.07	0.02	81
Owner-occupied	0	0.01	68	0.01	0.02	55	0	0.01	58	0.01	0.01	74	0.07	0.01	90
Other	0.01	0.04	53	0.18	0.08	82	0.12	0.01	93	-0.02	0.01	6	0	0.01	37
Real estate loans secured by farmland	-0.01	0	20	0	0.02	16	0.13	0.01	92	0.07	0	94	0.04	0	94
Commercial and industrial loans	0.08	0.17	43	0.19	0.47	35	0.62	0.27	84	0.30	0.18	70	0.14	0.18	55
Loans to individuals	0.47	0.71	47	0.93	1.13	55	0.52	0.74	50	0.55	0.71	57	1.62	0.78	83
Credit card loans		1.84		2.22	2.92	30	4.24	1.89	86	0	1.65	21	0.78	1.60	39
Agricultural loans	0.29	0.02	90	-0.18	0.19	5	-0.09	0.02	3	0.58	0.03	94	7.37	0.06	98
Loans to foreign governments and institutions		0		0											
Other loans and leases	0	0.10	32	-0.01	0.15	8	0.02	0.14	53	0.05	0.28	58	0	0.27	29

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	10,404	11,867	35,973	22,743	17,962
90+ days past due loans and leases	42,232	21,440	280	371	1,265
Nonaccrual loans and leases	36,760	46,037	53,569	53,060	30,105
Total past due and nonaccrual loans and leases	89,396	79,344	89,822	76,174	49,332
Restructured 30-89 days past due	0	0	0	0	34
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	2,140	4,416	17,521	22,879	11,404
Total restructured loans and leases	2,140	4,416	17,521	22,879	11,438
30-89 days past due loans held for sale	0	1,373	0	0	0
90+ days past due loans held for sale	42,232	21,292	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	42,232	22,665	0	0	0
Restructured loans and leases in compliance	1,376	3,662	2,561	10,910	9,098
Other real estate owned	9,695	12,426	9,899	11,481	30,949
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.11	0.32	19	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69
90+ days past due loans and leases	0.43	0.10	87	0.26	0.12	82	0	0.03	48	0.01	0.03	45	0.03	0.04	62
Nonaccrual loans and leases	0.38	0.46	42	0.57	0.66	47	0.89	0.48	85	1.06	0.49	87	0.66	0.46	77
90+ days past due and nonaccrual loans and leases	0.81	0.62	72	0.83	0.85	58	0.90	0.54	80	1.07	0.54	86	0.69	0.55	73
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0	29	0	0.01	27	0	0.01	55
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.02	0.10	22	0.05	0.13	34	0.29	0.07	90	0.46	0.10	95	0.25	0.10	90
30-89 days past due loans held for sale	0	0	40	0.02	0	93	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0.43	0	97	0.26	0	96	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.11	0.32	19	0.15	0.40	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69
90+ days past due assets	0.43	0.10	87	0.26	0.12	82	0	0.03	48	0.01	0.03	45	0.03	0.04	62
Nonaccrual assets	0.38	0.47	42	0.57	0.67	46	0.89	0.48	85	1.06	0.49	87	0.66	0.47	77
30+ days past due and nonaccrual assets	0.91	0.97	57	0.98	1.29	44	1.49	0.87	83	1.52	0.88	83	1.08	0.89	71
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.63	0.36	84	0.64	0.52	70	0.66	0.39	80	0.76	0.39	86	0.50	0.40	73
90+ days past due and nonaccrual assets + other real estate owned	0.71	0.37	86	0.76	0.55	80	0.78	0.45	83	0.92	0.45	87	0.99	0.48	86
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.38	0.41	55	0.59	0.60	53	0.81	0.56	75	1.07	0.59	85	1.11	0.63	84
Allowance for loan and lease losses	48.53	62.64	46	70.65	66.66	62	136.33	92.08	75	189.03	95.97	87	284.28	100.14	94
Equity capital + allowance for loan and lease losses	4.46	3.60	67	6.91	4.97	77	8.98	4.77	85	11.91	5.09	90	12.69	5.57	89
Tier 1 capital + allowance for loan and lease losses	4.49	4.30	59	7.03	6.05	65	9.08	5.30	83	12.30	5.65	90	13.02	6.11	87
Loans and leases + other real estate owned	0.49	0.71	39	0.76	0.97	37	1.10	0.78	74	1.50	0.82	86	1.53	0.86	85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.07	0.26	19	0.09	0.39	17	0.40	0.28	74	0.18	0.29	42	0.30	0.29	59
90+ days past due .....	0.49	0.12	87	0.32	0.16	82	0	0.03	24	0	0.03	19	0	0.05	44
Nonaccrual .....	0.37	0.52	40	0.63	0.76	49	0.98	0.45	89	1.13	0.48	88	0.67	0.43	82
Commercial and industrial															
30–89 days past due .....	0.24	0.24	59	0.19	0.23	57	0.38	0.22	78	0.40	0.23	77	0.33	0.27	67
90+ days past due .....	0	0.04	18	0	0.03	16	0	0.02	30	0	0.02	32	0.20	0.01	93
Nonaccrual .....	0.39	0.57	43	0.31	0.75	24	0.47	0.74	48	0.78	0.61	69	0.52	0.60	56
Individuals															
30–89 days past due .....	0.92	0.63	74	1.41	0.83	83	7.26	0.60	97	7.52	0.68	97	3.14	0.69	95
90+ days past due .....	0	0.09	17	0.04	0.14	48	0.16	0.02	91	0.22	0.03	92	0.13	0.03	86
Nonaccrual .....	0.08	0.17	48	0.12	0.28	46	0.16	0.12	69	0.86	0.15	92	0.89	0.21	90
Depository institution loans															
30–89 days past due .....		0.01			0			0			0	50		0	50
90+ days past due .....		0			0			0			0	50		0	50
Nonaccrual .....		0			0			0			0	50		0	50
Agricultural															
30–89 days past due .....	0.77	0.07	94	2.17	0.17	94	1.35	0.10	96	0.77	0.11	91	0.49	0.15	86
90+ days past due .....	0	0	42	0	0	44	0	0	47	0	0.01	44	0	0	45
Nonaccrual .....	1.63	0.70	86	0.42	0.49	67	1.48	0.80	80	0.61	0.46	75	1.07	0.31	84
Foreign governments															
30–89 days past due .....		0.50			0										
90+ days past due .....		0			0										
Nonaccrual .....		0.15			0.09										
Other loans and leases															
30–89 days past due .....	0	0.12	16	0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27
90+ days past due .....	0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
Nonaccrual .....	0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.12	0.46	13	0.20	0.65	15	0.14	0.53	13	0.38	0.52	50	0.49	0.56	54
	90+ days past due	1.35	0.24	88	0.94	0.33	86	0	0.05	28	0	0.04	22	0.01	0.06	54
	Nonaccrual	0.74	0.71	64	0.51	0.89	33	0.75	0.55	76	0.84	0.61	71	1.06	0.65	81
Revolving	30-89 days past due	0.58	0.28	84	0.35	0.48	43	0.42	0.36	63	1.11	0.36	88	0.75	0.29	85
	90+ days past due	0	0.02	35	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	0.31	1.18	29	0.60	1.13	41	0.81	0.34	83	0.37	0.35	58	0.42	0.42	60
Closed-end	30-89 days past due	0.10	0.49	12	0.19	0.65	15	0.13	0.56	14	0.33	0.54	46	0.47	0.63	49
	90+ days past due	1.41	0.26	88	0.99	0.38	86	0	0.05	29	0	0.05	24	0.01	0.06	57
	Nonaccrual	0.76	0.67	67	0.51	0.87	35	0.74	0.57	73	0.86	0.64	68	1.09	0.68	79
Junior lien	30-89 days past due	0.01	0.01	43	0.01	0.02	52	0	0.02	41	0.01	0.02	44	0.03	0.03	64
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	72
	Nonaccrual	0.06	0.03	75	0.03	0.04	40	0.04	0.03	64	0.06	0.03	75	0.09	0.04	77
Commercial real estate	30-89 days past due	0.04	0.15	33	0.04	0.26	23	0.53	0.15	88	0.08	0.16	44	0.20	0.15	68
	90+ days past due	0	0.01	28	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.16	0.38	30	0.68	0.62	58	1.05	0.34	93	1.27	0.41	91	0.46	0.33	73
Construction and development	30-89 days past due	0.07	0.17	58	0.10	0.28	49	1.18	0.20	90	0.20	0.17	64	0.31	0.18	81
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0.16	0.20	69	0.37	0.41	70	1.11	0.18	92	1.33	0.18	93	0.09	0.21	58
1-4 family	30-89 days past due	0	0.02	62	0.08	0.03	77	0.36	0.05	91	0.08	0.07	74	0.14	0.05	83
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
	Nonaccrual	0.11	0.01	92	0.26	0.03	92	0.34	0.01	94	0.50	0.04	94	0.08	0.04	83
Other	30-89 days past due	0.06	0.13	70	0.02	0.22	38	0.82	0.12	90	0.12	0.06	80	0.16	0.08	79
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0.05	0.16	57	0.11	0.35	54	0.77	0.14	90	0.83	0.10	94	0	0.12	50
Multifamily	30-89 days past due	0.03	0.07	65	0	0.09	22	0	0.03	38	0	0.03	74	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0.66	0.17	84	0	0.11	20	0	0.03	37	0	0.04	34	0.01	0.05	66
Nonfarm non-residential	30-89 days past due	0.02	0.13	27	0	0.23	13	0.13	0.13	58	0.02	0.17	23	0.19	0.14	69
	90+ days past due	0	0.01	31	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0.08	0.45	17	1	0.80	64	1.09	0.36	90	1.38	0.52	88	0.77	0.40	84
Owner Occupied	30-89 days past due	0.02	0.04	49	0	0.07	16	0.10	0.06	71	0.01	0.08	29	0.03	0.06	45
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0.06	0.17	29	0.19	0.27	40	0.15	0.19	49	0.15	0.20	51	0.23	0.16	69
Other	30-89 days past due	0	0.08	28	0	0.14	22	0.02	0.05	56	0.01	0.07	44	0.16	0.06	83
	90+ days past due	0	0	37	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.02	0.23	22	0.81	0.44	75	0.93	0.14	97	1.24	0.22	92	0.54	0.16	85
Farmland	30-89 days past due	0.25	0.10	80	0.05	0.11	63	0.82	0.21	86	0.23	0.09	80	0.78	0.10	93
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0.20	0.69	52	1.08	1.13	66	2.36	1.06	78	1.01	0.49	79	1.97	0.44	90
Credit card	30-89 days past due		0.81		0.01	0.95	15	56.27	0.87	98	52.85	1.03	98	55.67	0.83	97
	90+ days past due		0.45		0.01	0.63	27	3.51	0.18	98	6.09	0.26	96	3.28	0.22	93
	Nonaccrual		0.10		0	0.05	37	0.02	0	92	1.02	0.07	94	1.05	0.08	91

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	233,547	247,753	248,693	221,987	221,987
Retained earnings	709,158	535,424	419,522	384,164	312,650
Accumulated other comprehensive income (AOCI)	30,019	28,169	18,269	-12,691	-6,447
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	972,724	811,346	686,484	593,460	528,190
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	62,808	72,208	71,241	94,748	87,349
Accumulated other comprehensive income-related adjustments	30,019	28,169	18,269	-12,691	-6,447
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	879,897	710,969	596,974	511,403	447,288
Adjustments and deductions for common equity tier 1 capital	0	0	6,416	24,998	18,833
Common equity tier 1 capital	879,897	710,969	590,558	486,405	428,455
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	86,446	85,200	88,217	86,970	85,777
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	86,446	85,200	88,217	86,970	85,777
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	86,446	85,200	88,217	86,970	85,777
<b>Tier 1 Capital</b>	966,343	796,169	678,775	573,375	514,232
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	159,231	158,791	100,000	100,000	100,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	100,519	93,148	52,401	43,203	29,207
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				10	31
Tier 2 capital before deductions	259,750	251,939	152,401	143,213	129,238
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	259,750	251,939	152,401	143,213	129,238
Exited advanced approach tier 2 capital					
Total capital	1,226,093	1,048,108	831,176	716,588	643,470
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	12,114,379	10,371,423	7,994,140	6,925,048	6,255,579
Less: Deductions from common equity tier 1 capital	62,808	72,208	77,657	119,746	106,182
Less: Other deductions	173,371	606,917	0	0	0
Total assets for leverage ratio	11,878,200	9,692,298	7,916,483	6,805,302	6,149,397
Total risk-weighted assets	10,321,106	8,365,767	6,649,129	5,576,091	4,997,812
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	8.53	12.37	2	8.50	12.35	2	8.88	12.50	4	8.72	12.37	3	8.57	11.95	5
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	9.36	13.11	3	9.52	13.08	1	10.21	13.19	7	10.28	13.03	9	10.29	12.68	12
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	11.88	14.91	3	12.53	15.23	7	12.50	14.63	14	12.85	14.48	23	12.88	14.15	29
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10	8.36	10.04	10
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72										

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	14,633	15,840	10,887	10,585	8,176	-7.62	90.04
Other insurance activities income	14,633	15,840	10,887	10,585	8,176	-7.62	90.04
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	236,842	154,548	152,101	146,957	82,956	53.25	191.31

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			60			66.67			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			40			33.33			25	
Separate account assets (L/H) / Total life assets		13.40			11.24			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89	2.58	0.44	89
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47
Credit related premium income / Total premium income		32.99			38.23			100			50			60	
Other premium income / Total premium income		67.01			61.77			0			50			40	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			37.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62										
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			132.57			116.87			136.34	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.24	12	90	17.48	11.03	76	20.92	11.53	84	23.96	13.70	94	15.39	14.86	49
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49

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## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans .....	0	0	0	0	0
Other foreign loans .....	0	0	0	0	0
Lease financing receivables .....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66			0.87			0			0			0	
Cost: Interest-bearing deposits .....		0.14			0.42			2.53			1.85			0.84	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18										
Commercial and industrial loans .....		0.79			0.64			2.35			3.83			4.38	
Foreign governments and institutions .....		0			0										
<b>Growth Rates</b>															
Net loans and leases .....		6.83			-2.40			-47.91			-27.26			22.03	
Total selected assets .....		9.48			2.04			-25.04			5.03			-5.54	
Deposits .....		0.73			3.46			2.53			-2.42			-22.72	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	1,946,034	1,932,432	1,760,285	1,575,072	0	0.70	
1–4 family residential loans	1,946,034	1,932,432	1,760,285	1,575,072	0	0.70	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	15.51	18.29	21.62	22.38	0
1–4 family residential loans	15.51	18.29	21.62	22.38	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1–4 family residential loans	42.06	40.53	44.53	42.87	
Home equity lines	1.17	1.15	1.23	1.13	
Credit card receivables	0	0.10	0.08	0.09	
Auto loans and other consumer loans	1.16	1.23	2.06	2.40	
Commercial and industrial loans	7.94	12.31	8.44	6.88	
All other loans and leases	47.67	44.68	43.66	46.63	

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	
1-4 family residential loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	
Seller's interest carried as securities and loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		36,457	59,353	88,381	25,012	0	-38.58	
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		36,457	59,353	88,381	25,012	0	-38.58	
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		78,094	118,227	37,422	36,182	0	-33.95	
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		78,094	118,227	37,422	36,182	0	-33.95	
Total past due securitized assets.....		114,551	177,580	125,803	61,194	0	-35.49	
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.87	3.07	5.02	1.59	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.87	3.07	5.02	1.59	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	4.01	6.12	2.13	2.30	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.01	6.12	2.13	2.30	
Total past due securitized assets percent of securitized assets	5.89	9.19	7.15	3.89	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.80	1.55	2.61	1.03	
Home equity lines	0.58	0.35	0.42	1.11	
Credit card receivables		0.01	56.27	52.85	
Commercial and industrial loans	0.24	0.19	0.38	0.40	
All other loans and leases	0.08	0.11	0.77	0.39	
Total managed loans past due 30–89 days	0.40	0.71	1.60	0.72	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.43	3.42	1.08	1.28	
Home equity lines	0	0	0	0	
Credit card receivables		0.01	3.51	6.09	
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Total managed loans past due 90+ days	1.02	1.39	0.48	0.55	
<b>Total Past Due Managed Assets</b>					
	1.42	2.09	2.08	1.28	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.01	0	0.01	
Home equity lines	0.11	0.04	0.14	0.10	
Credit card receivables		2.22	4.24	0	
Commercial and industrial loans	0.08	0.19	0.62	0.30	
All other loans and leases	0.02	0.13	0.08	0.04	
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.02	0.09	0.10	0.04	

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**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	27,774	26,300	33,216	29,821	49,524	5.60	114.37
Dividends .....	27,774	26,300	33,216	29,821	49,524	5.60	114.37
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	2,060	3,090	2,131	115	89	-33.33	-74.88
Dividends .....	2,060	3,090	2,131	115	89	-33.33	-74.88
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0				
Dividends .....	0	0	0				
Interest .....	0	0	0				
Management and service fees .....	0	0	0				
Other income .....	0	0	0				
Total income from subsidiaries .....	29,834	29,390	35,347	29,936	49,613	1.51	41.02
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	3,119	3,119	1,128	779	466	0.00	4930.65
Total operating income .....	32,953	32,509	36,475	30,715	50,079	1.37	55.31
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	9,616	7,954	5,982	5,974	4,865	20.90	13443.66
Other expenses .....	4,605	4,797	6,443	6,260	4,874	-4.00	183.73
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	14,221	12,751	12,425	12,234	9,739	11.53	739.49
Income (loss) before taxes .....	18,732	19,758	24,050	18,481	40,340	-5.19	-4.06
Applicable income taxes (credit) .....	-2,807	-2,452	2,001	0	0		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	21,539	22,210	22,049	18,481	40,340	-3.02	10.32
Equity in undistributed income of subsidiaries .....	156,568	93,692	26,378	72,572	35,230	67.11	317.74
Bank subsidiaries .....	156,648	94,549	26,276	70,659	33,932	65.68	275.93
Nonbank subsidiaries .....	-80	-857	102	1,913	1,298		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	178,107	115,902	48,427	91,053	75,570	53.67	212.45
<b>Memoranda</b>							
Bank net income .....	184,422	120,849	59,492	100,480	83,456	52.61	237.61
Nonbank net income .....	1,980	2,233	2,233	2,028	1,387	-11.33	-50.64
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,121,888	90.94	967,519	91.06	812,396	91.92	725,161	660,747	15.96	96.15
Common and preferred stock .....	1,121,888	90.94	967,519	91.06	812,396	91.92	725,161	660,747	15.96	96.15
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	7,998	0.65	8,095	0.76	8,960	1.01	8,857	6,945	-1.20	41.66
Common and preferred stock .....	7,998	0.65	8,095	0.76	8,960	1.01	8,857	6,945	-1.20	41.66
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	64,170	5.20	50,914	4.79	38,930	4.40	15,946	14,595	26.04	58236.36
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	25,858	2.10	28,160	2.65	22,063	2.50	32,786	33,730	-8.17	11142.61
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	493	439		-100.00
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	13,706	1.11	7,818	0.74	1,466	0.17	1,729	1,796	75.31	-53.19
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,233,620	100.00	1,062,506	100.00	883,815	100.00	784,972	718,252	16.10	102.87
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	2,000	0.23	2,000	2,000		-100.00
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	159,231	12.91	158,791	14.94	100,000	11.31	100,000	100,000	0.28	
Other liabilities .....	15,177	1.23	7,129	0.67	7,061	0.80	2,488	2,286	112.89	-47.72
Balance due to subsidiaries and related institutions .....	86,488	7.01	85,241	8.02	88,271	9.99	87,024	85,777	1.46	2.32
Total liabilities .....	260,896	21.15	251,161	23.64	197,332	22.33	191,512	190,063	3.88	125.76
Equity Capital .....	972,724	78.85	811,345	76.36	686,483	77.67	593,460	528,189	19.89	97.49
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	70	0.01	70	0.01	70	0.01	68	68	0.00	2.94
Common surplus .....	288,995	23.43	288,564	27.16	287,671	32.55	262,164	262,164	0.15	14.45
Retained earnings .....	709,158	57.49	535,423	50.39	419,522	47.47	384,164	301,649	32.45	175.47
Accumulated other comprehensive income .....	30,019	2.43	28,169	2.65	18,269	2.07	-12,691	-6,447	6.57	
Other equity capital components .....	-55,518	-4.50	-40,881	-3.85	-39,049	-4.42	-40,245	-29,245		
Total liabilities and equity capital .....	1,233,620	100.00	1,062,506	100.00	883,815	100.00	784,972	718,252	16.10	102.87
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	86,488	7.01	85,241	8.02	88,271	9.99	87,024	85,777	1.46	2.32
Notes payable to subsidiaries that issued TPS .....	86,488	7.01	85,241	8.02	88,271	9.99	87,024	85,777	1.46	6.15
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	20.12	11.94	92	15.89	7.29	93	7.62	10.58	19	13.59	11.03	79	9.86	8.67	67
Bank net income / Average equity investment in banks	17.67	11.80	86	13.78	7.45	88	7.71	10.85	17	14.78	11.56	78	12.97	9.11	86
Nonbank net income / Average equity investment in nonbanks	26.49	13.12	78	27.15	9.75	85	24.43	12.07	76	25.49	10.83	80	22.40	9.81	78
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			15.16			9.40			8.81	
Bank net income / Parent net income	103.55	96.79	65	104.27	88.16	61	122.85	103.77	95	110.35	104.73	78	110.44	104.64	80
Nonbank net income / Parent net income	1.11	3.40	57	1.93	3.59	59	4.61	1.08	86	2.23	0.99	77	1.84	1.13	74
Subsidiary holding companies' net income / Parent net income		65.35			68.34			92.33			90.39			90.33	
<b>Leverage</b>															
Total liabilities / Equity capital	26.82	16.81	80	30.96	20.06	79	28.75	9.66	94	32.27	9.50	96	35.98	11.14	94
Total debt / Equity capital	16.37	11.71	75	19.57	14.41	75	14.86	3.93	88	17.19	3.94	90	19.31	4.62	95
Total debt + notes payable to subs that issued TPS / Equity capital	25.26	13.63	81	30.08	16.67	80	27.72	7.99	95	31.85	7.93	96	35.55	9.36	95
Total debt + Loans guaranteed for affiliate / Equity capital	16.37	11.77	75	19.57	14.68	75	14.86	3.97	88	17.19	3.98	90	19.31	4.64	95
Total debt / Equity capital – excess over fair value	16.37	11.81	75	19.57	14.52	75	14.86	3.93	88	17.19	3.94	90	19.31	4.62	95
Long-term debt / Equity capital	16.37	10.95	76	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90	18.93	4.39	94
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0.29	0.01	93	0.34	0.03	92	0.38	0.02	92
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	25.37	39.86	34	15.42	34.67	32	25.91	14.37	72	30.77	15.49	71	32.35	17.83	70
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	116.16	103.22	91	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94	126.41	105.17	96
Total investment in subs / Equity capital	116.16	108.40	83	120.25	110.16	84	119.65	104.48	93	123.68	104.38	94	126.41	105.55	96
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.88	0.29	81	1.42	0.47	84	2.79	0.44	93	1.54	0.36	89	1.85	0.56	85
Equity investment in subs – equity cap / Net income-div (X)	0.90	1.05	58	1.42	1.82	52	3.81	1.47	87	1.97	1.18	83	2.67	1.91	76
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	192.32	152.85	68	274.18	136.59	91	135.23	153.39	56	96.73	113.37	43	151.33	96.31	86
Cash from ops + noncash items + op expense / Op expense + dividend	235.32	154.48	79	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41	157.33	100.80	85
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	87.62	98.54	35	147.82	134.08	66	57.94	105.99	16	97.09	108.88	39	201.23	101.42	92
Pretax operating income + interest expense / Interest expense	294.80	1,835.33	17	348.40	2,016.32	20	502.04	17,211.14	18	409.36	1,631.73	41	929.19	1,955.22	73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	236.63	1,770.77	14	257.57	1,539.23	18	301.98	2,481.22	13	259.72	1,015.91	29	528.88	1,082.59	53
Dividends + interest from subsidiaries / Interest expense + dividends	213.27	174.12	66	369.50	150.43	92	185.55	196.13	64	117.34	140.89	52	175.81	107.07	84
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			71.69			106.04			71.32	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.71	3.44	63	4.43	3.85	61	6.68	1.59	86	3.92	1.59	79	4.42	1.68	79
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.17	46	0	0.10	46	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.92	42	0	1.03	40	0	8.16	42	0	0.70	46	0	0.46	47
Total	0	1.09	39	0	1.13	37	0	8.16	42	0	0.70	46	0	0.46	47
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.06	1.76	48	0.07	2.66	46	0.10	0.13	70	0.10	0.14	71	0.09	0.15	70
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0	49	0	0	49	0	0	49

BHC Name

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## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	20.30	66.37	11	0	81.10	1	59.27	65.39	46	105.72	87.25	70	57.89	100.86	24
Dividends declared / Net income .....	2.46	28.27	8	0	42.29	4	26.98	25.65	49	21.46	24.10	45	30.90	32.32	42
Net income – dividends / Average equity.....	19.63	8.62	95	15.89	4.14	95	5.56	7.61	23	13.12	8.12	89	9.93	5.74	87
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	635.12	155.92	95	132.17			254.18	160.93	80	152.62	131.90	63	212.06	106.72	87
Dividends from nonbank subsidiaries .....	47.11	4.90	93	3.41			16.31	2.59	88	0.59	2.83	70	0.38	2.37	69
Dividends from subsidiary holding companies.....	0	5.91	45	4.85			0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	682.23	203.53	95	174.85			270.49	209.89	80	153.21	144.51	61	212.44	114.69	85
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	15.06	45.96	16	21.76	60.28	16	55.83	45.88	59	29.68	33.37	45	59.34	35.18	76
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries .....	15.06	51.33	16	21.76	62.88	15	55.83	48.40	57	29.68	35.67	43	59.34	41.35	71
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	104.04	62.63	79	138.38	56.39	85	95.43	76.61	53	5.67	80.47	19	6.42	129.02	26
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries .....	104.04	87.22	71	138.38	79.84	79	95.43	83.73	52	5.67	96.62	16	6.42	153.75	20
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51			58.43	
Interest income from subsidiary holding companies.....		5.26			8.40			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	84.28	74.16	34	80.90	69.76	34	91.07	77.61	33	97.09	72.95	55	98.89	67.33	72
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.23	32	0	0.55	29	0	1.07	28
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries .....	84.28	83.13	27	80.90	82.20	25	91.07	94.06	23	97.09	89.39	41	98.89	79.76	56
Dividends from nonbank subsidiaries .....	6.25	3.07	84	9.51	1.95	87	5.84	1.13	86	0.37	2.65	69	0.18	1.78	66
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries .....	6.25	4.67	80	9.51	4.70	81	5.84	1.56	84	0.37	3.33	65	0.18	3.09	60
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13		4,413.55	1,178.56	90	4,351.20	854.19	93	4,288.85	886.47	91
Loans and advances from subsidiaries / Total debt .....	54.32	26.38	78	53.68	27.08	77	86.54	70.71	70	85.32	81.26	69	84.10	74.60	63